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From Cell Block to Cash Book: Entrepreneurial and Digital Accounting Literacy for Incarcerated Adults Preparing for Reintegration in Jakarta

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ABSTRACT: Prison-based entrepreneurship and financial education is increasingly promoted as a pathway to reintegration, yet evidence from Southeast Asian correctional settings is thin, and short community-engagement programs rarely disclose what their evaluations can and cannot show. This paper reports a lecturer–student program delivered to 31 inmates of the Class II A Salemba Correctional Institution in Jakarta on 15 July 2026. A 45-minute session on digital marketing and opportunity identification was followed by a 45-minute session on simple digital bookkeeping built around a worked cash-book case. Two insession instruments were collected, a business-idea worksheet (n = 21) and a cash-book task (n = 13); the planned post-test could not be administered. Ideas concentrated in trade (38.1%) and culinary ventures (19.0%), but 42.9% were anchored in a craft, repair, production, or technical skill, and only two of 21 were technology-based. Twelve of 13 returned cash-book sheets (92.3%; Wilson 95% CI 66.7–98.6) reached the correct closing balance of IDR 390,000. Because only 41.9% of attendees returned a sheet, the share of all attendees verifiably correct lies between 38.7% and 96.8%. We argue that the result evidences comprehension of a worked example, not a learning gain, and that the binding constraints on post-release practice lie elsewhere: a digital-access paradox, a capital and licensing gap, and a time lag that invites skill decay. We propose a staged design (parallel-form pre/post testing, practice on real transactions, booster sessions, and hand-over to community-corrections officers) and an evidence ladder that states which claims programs of this kind can support.

KEYWORDS: Correctional education; Prisoner reintegration; Entrepreneurship training; Digital bookkeeping; Financial literacy; Program evaluation; Indonesia

I. INTRODUCTION

Indonesia's corrections law no longer frames imprisonment as retribution alone. Law No. 22 of 2022 on Corrections defines *pembinaan* (rehabilitative programming) as activity that raises the quality of inmates' personality and independence (*kemandirian*), lists independence among the principles of the corrections system, and, in the elucidation of Article 38, names skills training that supports self-employment and industry as a component of independence programming [1]. The statute therefore creates a mandate. It does not, by itself, say what content, dose, or standard of evidence should discipline that mandate.

For people leaving custody the labor market is the hardest door. A field experiment showed that a criminal record sharply reduces employer callbacks [2]; reentry research treats employment, housing, family, and health as interlocking pathways rather than isolated problems [3]; and stable work is associated with reduced reoffending, at least among older offenders [4]. Selfemployment is attractive precisely because it bypasses the employer's gaze. Recent evidence indicates that formerly incarcerated people turn to entrepreneurship as a response to labor-market discrimination [5], and an OECD and European Union review concludes that self-employment can be a viable route to work for those with relevant motivation, competencies, and projects, provided it is supported by training, finance, advice, and mentoring across the pre- and post-release phases [6].

Two competencies are conventionally taught to prospective micro-entrepreneurs: how to find and reach customers, and how to keep track of money. Both now have a digital layer. Indonesia's digital economy was estimated at USD 90 billion in gross merchandise value in 2024, the largest in Southeast Asia [7]. Financial capability has not kept pace: the national survey reports a financial literacy index of 65.43% against an inclusion index of 75.02% [8], a gap of nearly ten points between using financial

products and understanding them. Financial literacy, in the OECD's formulation, combines the awareness, knowledge, skills, attitudes, and behaviors needed for sound financial decisions [9]; economists treat it as a form of human capital with measurable consequences for households and firms [10].

The evidence that such training works is thinner than the enthusiasm for it. Meta-analyses find that financial education improves knowledge and, to a smaller degree, behavior [11, 12]; reviews of business training in developing countries find modest and inconsistent gains in firm performance [13]; and the behavioral effects of financial education appear to be weaker among low-income groups and to decay over time [14]. For incarcerated learners, correctional education in general is associated with lower recidivism [15], and competency-based entrepreneurship training inside prisons has been argued to raise the likelihood of entrepreneurial activity after release [16]. Published evaluations of single-session programs of the kind that university community-service teams typically deliver are, to our knowledge, rare, and the digital skills such programs teach cannot easily be practiced where they are taught [17, 18].

This paper reports one such program and treats its evaluation as part of the finding. On 15 July 2026 a team of three lecturers from Perbanas Institute, assisted by students and an education staff member, delivered a 90-minute program on entrepreneurial opportunity identification, digital marketing, and simple digital bookkeeping to 31 inmates (*warga binaan pemasyarakatan*, WBP) of the Class II A Salemba Correctional Institution (*Lembaga Pemasyarakatan*, Lapas) in Central Jakarta. A planned post-test could not be administered. Rather than pad the evidence, we ask what the data that were collected can legitimately say, and what a program of this kind must change in order to produce evidence that can bear weight.

We address three questions. **RQ1:** What ventures do inmates envisage after a brief opportunity-identification module, and what do those choices imply for training content? **RQ2:** What can a cash-book task completed by a self-selected subset of attendees tell us about learning? **RQ3:** What structural conditions decide whether training of this kind transfers to post-release practice? The paper contributes (i) a transparent descriptive record of aspirations among pre-release inmates in an urban Indonesian facility; (ii) a worked example of bounding inference under selective returns and ceiling effects, using Wilson intervals and worst-case bounds; and (iii) an evidence ladder and a staged program design for community-service teams working in correctional settings.

II. LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

A. Entrepreneurship as a Reintegration Pathway: Opportunity, Necessity, and Means

Entrepreneurship research defines its object as the nexus of enterprising individuals and valuable opportunities [19], and training curricula, including the one reported here, typically teach opportunity identification: observing a problem, scanning trends, locating a market gap, validating the idea, and building a minimal prototype [20]. Two features of the incarcerated learner's position strain that logic. First, the opportunity–necessity distinction that underlies much policy talk is itself contested in measurement [21], and for people who face documented discrimination [2, 5] self-employment is both at once. Second, the lean-startup sequence presumes access to customers for validated learning [20], which custody denies.

Effectuation theory offers a better description of how people without capital proceed. They start from the means at hand (who they are, what they know, and whom they know) and let goals emerge from commitments made with others [22].

Bricolage describes the complementary practice of making do by recombining available resources to meet new problems [23]. Both predict that stated business ideas will track existing skills and networks rather than market gaps found by scanning. We use this as an interpretive lens in Section V and flag that our data cannot test it. Most ventures that former inmates are likely to start will also sit in the informal micro-enterprise segment, which is characterized by small scale, low productivity, and owners with limited formal education [24]. For such firms the binding constraints are often working capital, inventory loss, and cash discipline rather than strategy, which are areas where even basic record keeping has a plausible role [25].

B. Financial and Bookkeeping Training: What Does the Evidence Say?

The effect of financial education is positive on average but modest and heterogeneous. Meta-analyses of randomized and quasi-experimental studies report gains in knowledge and smaller gains in behavior [11, 12], while an earlier meta-analysis found that interventions explain little of the variance in downstream behavior, that effects are weaker in low-income samples, and that they decay with time since instruction [14]. Business-training evaluations show a similar pattern: practices improve more reliably than profits [13, 26]. Content matters. In a trial among micro-entrepreneurs in the Dominican Republic, a simplified rule-of-thumb course (for example, keeping business and household money apart) changed financial practices more than a conventional accounting course [27]. The practical lesson is parsimony: teach the one or two behaviors that carry most of the benefit before a full bookkeeping system. Digital financial literacy adds further dimensions, namely knowledge of digital products, awareness of risks, and knowledge of consumer protection, beyond the ability to operate an application [28].

C. Learning, Evaluation, and Transfer Under Constraint

Worked examples are an efficient way for novices to acquire a procedure, because they reduce the extraneous cognitive load that unguided problem solving imposes [29, 30]. A concrete case, such as a street-food vendor's day, is exactly this kind of device. Its limitation is that success on a task of the same structure shows comprehension of the example, not the capacity to build one's own records. Assessment is also part of instruction: retrieval practice strengthens retention [31], and even unsuccessful attempts to answer before instruction enhance later learning [32]. Vicarious experience, such as hearing an entrepreneur's success story, is a recognized source of self-efficacy [33], and entrepreneurial self-efficacy distinguishes founders from managers [34]; but confidence is not competence. Training evaluation should therefore separate cognitive, skill-based, and affective outcomes [35], and transfer to the job depends on trainee characteristics, training design, and the work environment [36, 37].

In custody, the third factor is not merely weak but absent. Studies of British prisons document severe restrictions on prisoners' internet access and discuss what these mean for rehabilitation and resettlement [17, 18]. We collected no data on access in the Salemba facility, but the issue cannot be ignored when the subject being taught is digital. Training evaluated inside the wall can therefore measure, at best, the first two components of transfer. We organize the discussion around an evidence ladder (Table IV) that separates reach, reaction, comprehension, learning gain, skill transfer, and post-release behavior, and we ask which rungs the Salemba data actually reach.

III. PROGRAM CONTEXT AND METHOD

A. Setting and Participants

The program was a community-service activity coordinated by the Directorate of Research and Community Service (DP2M) of Perbanas Institute and carried out at the Class II A Salemba Correctional Institution, Jalan Percetakan Negara No. 88A, Central Jakarta, on Wednesday 15 July 2026, from 08.00 to 11.30 WIB. Thirty-one inmates attended, as recorded on the signed attendance register. The team comprised three lecturers (management, accounting, and taxation accounting), student volunteers, and one education staff member. The activity report does not record how participants were selected, nor their age, offense category, or time remaining to serve; we therefore describe the group only by headcount.

B. Program Design

Table I summarizes the schedule. Instruction occupied 90 minutes in two 45-minute sessions, delivered face to face in a room of the facility with projected slides, an interactive lecture, an ice-breaking exercise on participants' current habits of recording money, a case study, a short entrepreneur's success story, and open question time. Session 1 covered digital marketing and entrepreneurship: identifying market opportunities; the Problem–Solution–Market Fit approach; six entrepreneurial traits (creativity, problem sensitivity, proactivity, risk taking, growth mindset, and analytical ability); digital marketing as a source of opportunity, for instance content creation for micro and small enterprises; and a six-step route from problem observation, trend analysis, and market-gap identification to brainstorming, idea validation, and a simple prototype, framed by the minimum-viable-product logic of the lean startup [20].

Session 2 covered entrepreneurship and digital accounting. It began from the most common failure of micro-enterprises, the mixing of personal and business money, and introduced four basic records: a daily cash book, a stock record, a record of receivables and payables, and a monthly profit-and-loss statement. Three recording tools were presented as alternatives: a manual notebook, a spreadsheet (Google Sheets or Excel), and a digital finance application. The session closed with guided practice in filling a daily cash book for the micro-business of a street-food vendor, "Ibu Sari", who sells *cilok* (tapioca dumplings).

TABLE I PROGRAM STRUCTURE AND INSTRUCTIONAL TIME (15 JULY 2026)

Time (WIB)	*Activity*	*Content and method*
09.00–09.30	Opening	Welcome by the facility and Perbanas Institute
09.30–10.15	Session 1 (45 min)	Digital marketing and entrepreneurship: opportunity identification, Problem–Solution–Market Fit, entrepreneurial traits, digital marketing as opportunity; interactive lecture, ice-breaking, case discussion, success story
10.15–11.00	Session 2 (45 min)	Entrepreneurship and digital accounting: separating personal and business money, four basic records, three recording tools; guided cash-book practice (street-food vendor case); question time
11.00–11.15	Evaluation and photo	Closing evaluation; the scheduled post-test was not administered

11.15–11.30	Closing	Closing by the team

C. Instruments and Data

Table II lists what was collected. A business-idea worksheet asked each participant for the business he or she wished to run after release; the activity report records one idea per returned sheet. A cash-book task asked participants to compute the closing cash balance for the street-food case from an opening balance, a purchase of raw materials, and midday and afternoon sales; the correct answer is IDR 390,000. Sheets were scored as correct or as needing further assistance, with no partial credit and no item-level record. Instructors also kept unstructured observations of engagement and of the questions asked. The activity report labels both worksheet components "pre-test" and states that they were completed at the start of the event, yet it also describes the cash-book exercise as closing the accounting session and reads its results as understanding gained "after explanation and a concrete example" actual sequence of the cash-book task relative to instruction Because the sequence is not unambiguously documented, we analyze the result under both readings (Section V-A).

TABLE II EVALUATION INSTRUMENTS AND THEIR INFERENTIAL LIMITS

Instrument	*Returns*	*Can support*	*Cannot support*
Attendance register	31 signatures	Reach	Representativeness; participant characteristics
Business-idea worksheet	21 (67.7%)	Description of aspirations at one point in time	Idea quality or feasibility; change over time; intention-to-action
Cash-book task	13 (41.9%)	Comprehension of a worked case among returners	Learning gain (no baseline); skill transfer; digital skill; claims about all attendees
Instructor observation	Unstructured	Engagement; topics raised in question time	Any quantified outcome; independent verification
Post-test (planned)	Not administered	None	Any before–after comparison

D. Analysis and Ethical Considerations

The analysis is descriptive. Proportions are reported with Wilson intervals, which behave better than the normal approximation at small n [38]. Because returns were partial, we also report worst-case bounds on the share of all attendees who completed the task correctly, which assume nothing about missing sheets [39]. Business ideas were coded by the authors into the seven categories of Table III and, as an interpretive device, into three groups: *trade* (resale of goods), *culinary*, and *skillanchored services and production* (activities that rest on a transferable craft or technical skill: vehicle repair or washing, garment making, screen printing, cybersecurity, phone repair, and hair services). This grouping is our re-coding of the itemized list, not a participant-reported construct. No inferential test of change is possible and none is attempted. Only aggregate tallies are reported; no names, photographs, or individual responses appear in this paper. institutional permission and consent procedures of the facility and of DP2M Perbanas Institute.

IV. RESULTS

A. Participation and the Evidence Base

All 31 attendees signed the register. Twenty-one business-idea sheets (67.7% of attendees) and 13 cash-book sheets (41.9%) were returned; reasons for non-return were not recorded. The evidence base therefore shrinks at each step, from 31 to 21 to 13, and it is unknown whether the same people appear in both returns.

B. Entrepreneurial Aspirations

Table III and Fig. 1 show the 21 ideas. Trade was the largest category (8 ideas, 38.1%), followed by culinary ventures (4, 19.0%), automotive services (3, 14.3%), and manufacturing or production (3, 14.3%); IT services, phone sales and repair, and beauty services accounted for one idea each (4.8%). The two largest categories hold 57.1% of ideas and the four largest 85.7%. Under our three-way grouping, 9 ideas (42.9%) are skill-anchored, 8 (38.1%) are trade, and 4 (19.0%) are culinary. Only two ideas (9.5%) are technology-based (cybersecurity; phone sales and repair), and none of the itemized ideas is described as an online or platform-

based business. As summarized in the activity report, entries name a type of business but not a target customer, location, start-up cost, or source of capital.

TABLE III BUSINESS IDEAS PROPOSED BY PARTICIPANTS (N = 21)

Category	*Ideas*	*Share*	*Itemized ideas (as recorded)*
Trade	8	38.1%	Vape store; seafood; grocery shop; grocery stall; grocery agent; scrap-iron dealing ("bos besi"); electrical tools; fruit
Culinary	4	19.0%	Fried rice (2 ideas); "Kopi Roko" coffee stall; food and beverages
Automotive services	3	14.3%	Motorcycle steam wash; repair workshop (2 ideas)
Manufacturing / production	3	14.3%	Garment making (2 ideas); screen printing
IT services	1	4.8%	Cybersecurity and cyber technology
Phone sales and repair	1	4.8%	Selling and servicing mobile phones
Beauty services	1	4.8%	Barbershop and salon
Total	**21**	**100.0%**	

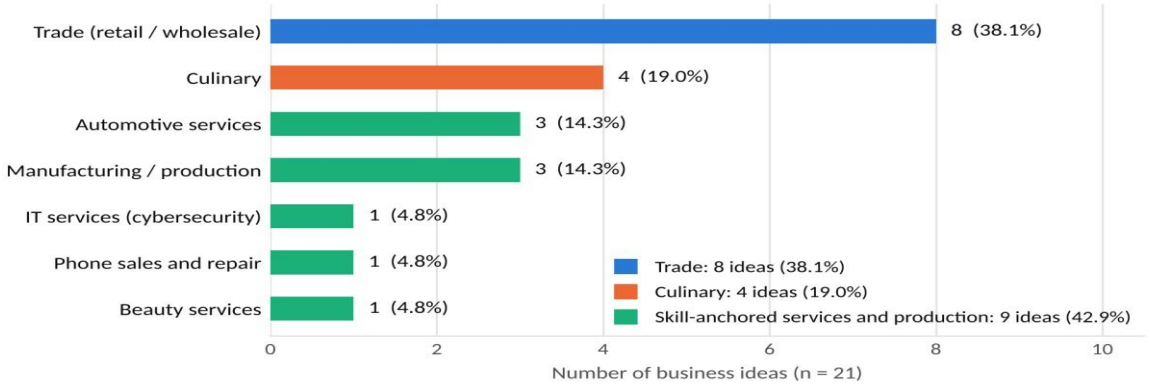


Fig. 1. Business ideas proposed by participants (n = 21), by category. Colors show the authors' three-way grouping into trade, culinary, and skill-anchored services and production.

C. The Cash-Book Task

Of the 13 sheets returned, 12 (92.3%) reached the correct closing balance of IDR 390,000 and one (7.7%) was judged to need further assistance. The Wilson 95% interval for the proportion correct among returners is 66.7% to 98.6%. Because only 13 of 31 attendees returned a sheet, the share of all attendees with a verified correct answer is 12/31 = 38.7%; if every one of the 18 missing sheets had been correct, it would be 30/31 = 96.8%. Fig. 2 shows both views. No information is available on the nature of the one incorrect sheet.

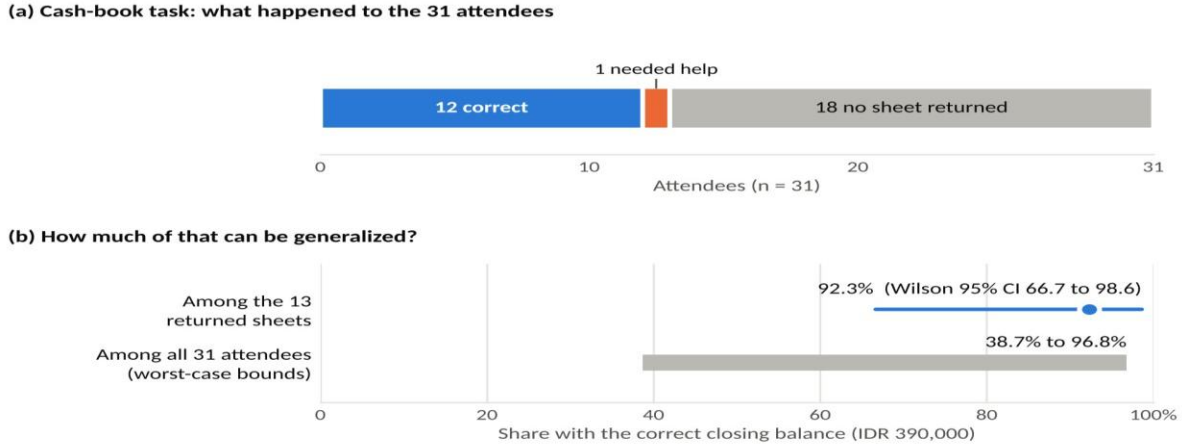


Fig. 2. Cash-book task. (a) Status of all 31 attendees. (b) Share with the correct closing balance among returned sheets (Wilson 95% interval) and among all attendees (worst-case bounds).

D. Instructor Observations

Instructors reported active answers to probing questions in each session and many questions during question time, chiefly about how to start bookkeeping, which recording application suits participants' circumstances, and how to separate personal and business accounts. They also noted that most participants had not recorded their finances routinely before. These observations are unquantified and were made by the instructors themselves. The planned post-test could not be run because of time limits at the venue, so nothing in this paper compares before and after.

V. DISCUSSION

A. What the Cash-Book Result Does and Does Not Show

The interpretive fork. The two readings of the cash-book sheet carry opposite implications. If it was completed after instruction, it measures immediate performance on a task structurally identical to the worked example. With no baseline, 92.3% cannot be attributed to the program, because participants might have produced the same result unaided. If it was completed before instruction, 92.3% is a baseline showing that most returners could already add receipts and subtract purchases; the instrument then left no room to detect improvement, and the accounting content was pitched below participants' existing competence. On either reading the result cannot be read as a learning gain. This is a consequence of design, not a verdict on the program.

Ceiling and information content. A single closing balance has poor diagnostic resolution. A correct number is compatible with correct bookkeeping, with offsetting errors, or with arithmetic done on scrap paper that never touched a ledger structure; an incorrect number cannot reveal whether the error is conceptual (cash in versus cash out), classificatory (a purchase treated as a sale), or computational. Ceiling effects of this size compress variance and undermine standard inference [40], and they hide heterogeneity among returners, which is where a training program most needs to look. Worked examples exist to produce neartransfer success in novices [29, 30], so 12 of 13 is better read as evidence that the case was well pitched than that skills are durable.

Selection. Only 13 of 31 attendees (41.9%) returned a cash-book sheet. If returners were more able or more engaged than non-returners, 92.3% overstates the attendee-level result; selection of this kind is the textbook source of bias [41]. No selection model is needed to see the problem. The worst-case bounds, which assume nothing about the 18 missing sheets, run from 38.7% to 96.8% [39], an interval almost as wide as the claim "most attendees can complete the task" is uncertain. Even the Wilson interval for returners (66.7% to 98.6%) is wide because n = 13 [38]. The remedy lies in design, not in statistics: collect a coded sheet from every attendee before leaving, and use more than one item.

Unmeasured content. Half of the instructional time (45 of 90 minutes) went to digital marketing and opportunity identification, yet no instrument measured knowledge of either. The idea worksheet records what participants want to do, not what they learned. Table IV therefore places the program firmly on the lower rungs of the evidence ladder: reach is established, comprehension of one worked case is supported among returners, and every higher rung is either unsupported or unmeasurable.

TABLE IV EVIDENCE LADDER FOR SHORT CORRECTIONAL TRAINING PROGRAMS

Rung	*Question*	*Evidence from this program*	*Status*
1 Reach	Did the intended learners attend?	31 inmates signed the register	Supported
2 Reaction	Did they engage?	Instructor-reported engagement and questions; unquantified	Weakly supported
3 Comprehension	Can they follow the taught case?	12 of 13 returned sheets correct; 38.7–96.8% of all attendees	Supported for returners only
4 Learning gain	Do they perform better than before?	No baseline and no post-test	Not supported
5 Skill transfer	Can they build records for their own venture with real tools?	No data; practice was on paper	Not supported
6 Behavior and outcomes	Do they keep records, and start and sustain ventures, after release?	No follow-up	Not measurable

B. Aspirations as Signals: Constraint, Means, and the Crowded Middle

The ideas are not random. Trade and culinary ventures hold 57.1% of the total: low-capital, quick-turnover businesses with the lowest barriers to entry and, in a dense city such as Jakarta, the most intense competition. The pattern is consistent with entrepreneurship as a response to blocked employment [2, 5] and with the necessity end of the opportunity–necessity spectrum [21]. Our data contain no information on motive, so this is an inference of consistency, not a demonstration.

More interesting is the 42.9% that name a trade the person plausibly already practices: workshop repair, motorcycle washing, garment production, screen printing, barbering, phone repair, cybersecurity. Effectuation predicts exactly this, since people begin from who they are and what they know [22], and bricolage predicts that they will make do with what is at hand [23]. This is also where the program's opportunity-identification frame is least natural. A skilled mechanic does not need to discover a market gap; he needs premises, tools, a license, and a first customer. The activity report's rationale holds that digital tools can minimize capital barriers. That holds for resale and content services but not for ventures that require premises and equipment, so a curriculum for skill-anchored ideas should begin with costing equipment and pricing labor, which this program did not cover.

The program's digital framing also ran ahead of participants' stated aspirations. Only two of 21 ideas are technology-based, and none is described as online. Whether digital marketing could add value to the trade and culinary ventures that dominate, for example through marketplace listings or messaging-based ordering, is a hypothesis the program raised but did not test. Within trade, the items have different accounting profiles. Three of the eight are grocery formats with thin margins and high turnover; two (seafood and fruit) are perishables, where unrecorded spoilage will quietly consume margin; one is a vape store, a regulated product category whose compliance requirements lay outside the session. For these ventures the second record taught (stock) and the fourth (profit and loss) matter more than the daily cash book, and a session built around one day of a street-food vendor's cash does not teach stock valuation or spoilage, the problems most of these ventures will meet first.

Finally, the lean-startup logic of validated learning [20] cannot be executed from inside the wall. A realistic alternative is to treat each idea as a hypothesis to be tested within a fixed period after release, with proxy validation in the meantime (price surveys by visitors, or family members acting as market informants).

C. The Digital Paradox

The program is called digital accounting, but the evidence we hold is entirely analog: the exercise was a paper worksheet, and nothing in the activity report indicates that participants touched a spreadsheet or a finance application. Three consequences follow. First, construct validity: the instrument measures arithmetic on a cash book, not digital skill, so claims about digital competence are unsupported. Second, practice: skills are acquired by doing, and where the tool cannot be used only the concept can be learned. The concept (separate the money, write down every receipt and payment) is tool-independent, which argues for teaching the rule before the ledger [27] and for choosing tools only at the point of release. Third, obsolescence: with a lag of months or years between training and release, tools will change, and digital financial literacy includes risk awareness and consumer-protection knowledge [28] that 45 minutes cannot carry. Returnees will re-enter a market in which digital payments grew by 19% in 2024 alone [7]; they face a double lag, in tools and in market structure.

D. Dose, Decay, and the Missing Environment

Ninety minutes of instruction is a small dose against a literature in which even large financial education interventions show behavioral effects that decay [14], and in which transfer depends on trainee characteristics, training design, and a supportive work environment [36, 37]. In custody the third condition is absent, so transfer must be engineered at the moment of release. The Corrections Act already contains two hooks. Article 38 requires that *pembinaan* be assigned on the basis of the community research report (*Litmas*), so session participation and the idea sheet can be recorded in the inmate's file and handed to the community-corrections officer who supervises after release. Article 39(1) allows independence programming to be scaled up into activities that produce goods and services [1], so the nine skill-anchored ideas are natural candidates for in-facility production units in which records are kept on real transactions. The statutory bridge exists; what is missing is the content to carry across it, consistent with the OECD and European Union call for a holistic approach spanning the pre- and post-release phases [6].

E. Design Principles for the Next Cycle

1) ***Measure before and after with parallel forms:*** use 6–8 items that mix recording, classification, and error detection; issue anonymous codes so each attendee has paired data; collect every sheet before attendees leave; and add a delayed post-test after four to eight weeks for those still in custody. A low-stakes pretest also has instructional value [31, 32].

2) ***Teach rules before ledgers:*** lead with the one or two behaviors that matter most (separate business and personal money, count cash daily) and add the stock record and profit-and-loss statement only for ventures that need them [27].

3) ***Practice on real money with real tools:*** use supervised offline spreadsheets on a shared device, or in-facility production units under Article 39(1) [1], so that practice involves actual transactions.

4) ***Match content to the idea portfolio:*** trade needs stock, margin, and spoilage; culinary needs recipe costing; skill-anchored ventures need equipment costing, labor pricing, and licensing. A single generic module serves none of them well.

5) ***Build the bridge:*** schedule a booster session shortly before release, share the idea sheet (with consent) with the supervising officer and with a community partner, and set a post-release check on record keeping at three and six months. This turns a one-off event into the pre- and post-release continuum the evidence calls for [3, 6].

F. Limitations

This is a single session at a single site with a small, self-selected evidence base and no demographic data. The sequencing of the cash-book task is ambiguous in the source record. Two summaries in the activity report classify one idea differently (culinary 4 versus 5, services 5 versus 4); we followed the itemized table, and the sensitivity of the percentages to this one-idea difference is at most 4.8 points. Our three-way grouping is an interpretive re-coding without an inter-rater check. The team that designed and delivered the program also evaluated it, a conflict of roles that independent evaluation would remove. Finally, we cannot say how far the results extend to other facilities, to women's units, or to inmates serving long sentences.

VI. CONCLUSIONS

A 90-minute program on entrepreneurship and digital bookkeeping reached 31 inmates of a Jakarta correctional facility and was received with evident engagement. Participants' business ideas concentrated in low-barrier trade and culinary ventures, but 42.9% rested on a transferable skill, and only two of 21 were technology-based, which suggests that the digital framing of the program ran ahead of participants' own aspirations. Twelve of 13 returned cash-book sheets were correct, yet because the sheet may have been completed after instruction, and because only 41.9% of attendees returned one, the result supports a modest claim: most returners could follow a worked case. It does not support a claim of learning gain, digital competence, or post-release practice.

Three structural gaps stand between such training and the cash books of returning citizens: a digital-access paradox, a capital and licensing gap, and a time lag that invites skill decay. Closing them calls for parallel-form pre/post testing, practice on real transactions, content matched to the idea portfolio, and a hand-over that uses the pembinaan and community-guidance machinery already written into Law No. 22 of 2022. Community-service teams in correctional settings can make a lasting contribution by reporting returns, bounds, and the rung of the evidence ladder their data reach, so that the next program, and the next reader, can stand on firmer ground.

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